

<b>Information to identify the case:</b>			
Debtor 1:	<u>Brad Alan Harley</u>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	24-16991-ABA		
	Social Security number or ITIN: xxx-xx-9238		
	EIN: -- --		
	Social Security number or ITIN: -- --		
	EIN: -- --		
	Date case filed for chapter: 13 7/12/24		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Brad Alan Harley	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	119 Plymouth Pl Merchantville, NJ 08109-2832	
<b>4. Debtor's attorney</b> Name and address	Michael I. Assad Cibik Law, P.C. 1500 Walnut St Ste 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: <a href="mailto:help@cibiklaw.com">help@cibiklaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Andrew B Finberg Office of the Chapter 13 Standing Trustee 535 Route 38 Suite 580 Cherry Hill, NJ 08002	Contact phone 856-663-5002
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a>	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 7/13/24

**For more information, see page 2**

Debtor **Brad Alan Harley**

Case number **24-16991-ABA**

<p><b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. <small>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</small></p>	<p><b>August 8, 2024 at 11:00 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Location:</b> Meeting held by Zoom, visit <a href="https://join.zoom.us">join.zoom.us</a>, Enter Meeting ID 571 854 9346, Click on JOIN using passcode 0895556855, or call 1-856-329-3438</p> <p>For additional meeting information go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a></p>
<p><b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> Filing deadline: 10/7/24</p> <p><b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <hr/> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b> Filing deadline: 9/20/24</p> <p><b>Deadline for governmental units to file a proof of claim:</b> Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)</p> <p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <a href="http://www.njb.uscourts.gov">http://www.njb.uscourts.gov</a> under File An Electronic Claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p><b>Deadline to object to exemptions:</b> Filing deadline: 30 days after the conclusion of the meeting of creditors The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>
<p><b>9. Filing of plan</b></p>	<p>The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent to you separately.</p>
<p><b>10. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
<p><b>11. Filing a chapter 13 bankruptcy case</b></p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
<p><b>13. Discharge of debts</b></p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p> <p><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b></p>

In re:  
Brad Alan Harley  
Debtor

Case No. 24-16991-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jul 15, 2024

User: admin  
Form ID: 3091

Page 1 of 3  
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2024:

Recip ID	Recipient Name and Address
db	Brad Alan Harley, 119 Plymouth Pl, Merchantville, NJ 08109-2832
520329562	Borough of Merchantville, 1 W Maple Ave, Merchantville, NJ 08109-5103
520329563	Camden County Municipal Utilities Authority, 1645 Ferry Ave, Camden, NJ 08104-1311
520329569	County of Camden, Attn: County Counsel, 520 Market St Fl 14, Camden, NJ 08102-1300
520329570	+ Delaware River Port Authority, Attn: General Counsel, 2 Riverside Dr, Camden, NJ 08103-1019
520329571	+ Financial Resources Federal Credit Union, 520 Route 22 East, Bridgewater, NJ 08807-2489
520329573	Gary Gordon, 823 W Gillam Ave, Langhorne, PA 19047-2623
520329575	Home Appraising Group Inc., 18 Campus Blvd, Newtown Sq, PA 19073-3245
520329578	Matthew Frecon, 119 Plymouth Pl, Merchantville, NJ 08109-2832
520329579	Merchantville-Pennsauken Water Commission, 6751 Westfield Ave, Pennsauken, NJ 08110-1519
520329581	+ Pennsauken Sewerage Authority, 1250 John Tipton Blvd, Pennsauken, NJ 08110-2322
520329583	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
520329589	South Jersey Transportation Authority, PO Box 351, Hammonton, NJ 08037-0351
520329595	U.S. Attorney, District of N.J., Peter Rodino Federal Building, 970 Broad St Ste 700, Newark, NJ 07102-2534
520329597	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683
520329598	U.S. Small Business Administration, 2 Gateway Ctr Ste 1002, Newark, NJ 07102-5006
520329600	+ Upst/cubi, P.o. Box 1503, San Carlos, CA 94070-7503

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Jul 15 2024 20:42:00	Michael I. Assad, Cibik Law, P.C., 1500 Walnut St Ste 900, Philadelphia, PA 19102
tr	+ Email/Text: pmarraffa@standingtrustee.com	Jul 15 2024 20:42:00	Andrew B Finberg, Office of the Chapter 13 Standing Trustee, 535 Route 38, Suite 580, Cherry Hill, NJ 08002-2977
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 15 2024 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 15 2024 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520329559	Email/Text: bncnotifications@pheaa.org	Jul 15 2024 20:42:00	AES/PHEAA, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
520329560	^ MEBN	Jul 15 2024 20:43:01	Air Academy Federal Credit Union, PO Box 62910, Colorado Springs, CO 80962-2910
520329561	EDI: TSYS2	Jul 16 2024 00:38:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014
520329567	Email/Text: megan.harper@phila.gov	Jul 15 2024 20:43:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
520329564	EDI: CAPITALONE.COM		

District/off: 0312-1

User: admin

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		Jul 16 2024 00:38:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
520329566	EDI: CITICORP	Jul 16 2024 00:38:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
520329568	+ EDI: WFNNB.COM	Jul 16 2024 00:38:00	Comenity Capital/Dell, Attn: Bankruptcy, PO box 182125, Columbus, OH 43218-2125
520329572	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	Jul 15 2024 20:42:00	Franklin Mint Federal Credit Union, Attn: Bankruptcy Attn: Bankruptcy, 5 Hillman Dr , Ste 100, Chadds Ford, PA 19317-9998
520329574	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 15 2024 20:43:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
520329576	EDI: IRS.COM	Jul 16 2024 00:38:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
520329565	EDI: JPMORGANCHASE	Jul 16 2024 00:38:00	Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
520329577	+ EDI: LENDNGCLUB	Jul 16 2024 00:38:00	Lending Club, Attn: Bankruptcy 595 Market st, San Francisco, CA 94105-2802
520329580	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jul 15 2024 20:42:00	New Jersey Turnpike Authority, P.O. Box 5042, Woodbridge, NJ 07095
520329582	Email/Text: fesbank@attorneygeneral.gov	Jul 15 2024 20:43:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
520329586	^ MEBN	Jul 15 2024 20:43:38	PSE&G, 80 Park Plz, Newark, NJ 07102-4194
520329584	^ MEBN	Jul 15 2024 20:43:33	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
520329585	Email/Text: bankruptcy@philapark.org	Jul 15 2024 20:43:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
520329587	+ Email/Text: EB_CollectionsRecoveryTeam@Regions.com	Jul 15 2024 20:43:00	Regions Bank/EnerBank USA, Attn: Bankruptcy Attn: Bankruptcy, 650 S Main st , Ste 1000, Salt Lake City, UT 84101-2844
520329588	Email/Text: mtgbk@shellpointmtg.com	Jul 15 2024 20:42:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138
520329590	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 15 2024 20:42:00	State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695-0001
520329591	^ MEBN	Jul 15 2024 20:41:42	State of New Jersey, Attorney General, PO Box 112, Trenton, NJ 08625-0112
520329592	EDI: SYNC	Jul 16 2024 00:38:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
520329593	EDI: TDBANKNORTH.COM	Jul 16 2024 00:38:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street PO Box 1377, Lewiston, ME 04243
520329594	+ Email/Text: bankruptcy@bbandt.com	Jul 15 2024 20:43:00	Truist Bank, Attn: Bankruptcy, 214 N Tryon St, Charlotte, NC 28202-2374
520329596	EDI: USBANKARS.COM	Jul 16 2024 00:38:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
520329598	Email/Text: bankruptcynotices@sba.gov	Jul 15 2024 20:43:00	U.S. Small Business Administration, 2 Gateway Ctr Ste 1002, Newark, NJ 07102-5006
520329599	Email/Text: bknotice@upgrade.com	Jul 15 2024 20:42:00	Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322
520329601	+ EDI: VERIZONCOMB.COM	Jul 16 2024 00:37:00	Verizon Communications Inc., Attn: Bankruptcy, 1095 Avenue of the Americas, New York, NY 10036-6704

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## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## **NOTICE CERTIFICATION**

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 17, 2024

Signature: /s/Gustava Winters